|  |
| --- |
| A picture containing text, tableware, dishware, cup  Description automatically generated |
| PERSONAL FINANCIAL STATEMENT  |
|  |  |  |
|  |  |  |

|  |
| --- |
| **General Information** |
| Name |       |
| Address |       | City       | State       | Zip       |
|  |
| Employer:       | Position or Profession:       |
| Employer’s Address:       | Partner, officer or owner in any other venture? [ ]  No [ ]  Yes If so, explain:       |
| Are any assets pledged? [ ]  No [ ]  Yes (Detail in Schedule A) | Income taxes settled through (Date):        |
| Are you a defendant in any suits or legal action? [ ]  No [ ]  Yes If so, explain:       | Have you ever taken bankruptcy? [ ]  No [ ]  YesIf so, explain:       |
| Do you have a will? [ ]  No [ ]  Yes With whom?       | Do you have a trust? [ ]  No [ ]  Yes With whom?       |
| Number of dependents:    Ages:        |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **Assets** | **In Even Dollars** | **Liabilities and Net Worth** | **In Even Dollars** |
| Cash on hand and in Banks - See Schedule A | 0 | Notes Payable - See Schedule A | 0 |
| Stocks and Bonds - See Schedule B | 0 | Notes Payable - Relatives |       |
| Homestead - See Schedule C1 | 0 | Unpaid Taxes |       |
| Real Estate Owned - See Schedule C2 | 0 | Credit Card Balances |       |
| Accounts/Notes Receivable - See Schedule D | 0 | Real Estate Notes Payable - See Schedule C | 0 |
| Cash Value Life Insurance - See Schedule E | 0 | Other Liabilities: Itemize |  |
| Retirement or 401k Plan |       |       |       |
| Other Assets: (Itemize)  |  |       |       |
|       |       |       |       |
|       |       |       |       |
|       |       | **TOTAL LIABILITIES** | 0 |
|       |       | **NET WORTH** | 0 |
| **TOTAL ASSETS** | 0 | **TOTAL LIABILITIES AND NET WORTH** | 0 |

|  |  |  |  |
| --- | --- | --- | --- |
| **Contingent Liabilities** | **In Even Dollars** | **Contingent Liabilities (continued)** | **In Even Dollars** |
| As endorser, co-maker or guarantor |       | Standby letter of credit |       |
| On leases or contracts |       | Liability in excess of % in partially owned assets |       |
| Legal claims or judgments |       | Tax Liability if assets sold at stated values  |       |
| Income tax claim or disputed amount |       | Other |       |
| Other special debt (recourse, repurchase liability) |       |  |       |
|  |  | **TOTAL** | 0 |

|  |
| --- |
| **Schedule A: Banks, Brokers, Savings & Loan Association, Finance Companies or Credit Unions.** List the names of all institutions at which you maintain a deposit account and/or where you have loans. Do not include loans secured by real estate (list real estate loans in Schedule C). |
| **Name of Institution** | **Name on Account** | **Balance on Deposit** | **Account Number** | **Amount Owing** | **Monthly Payment** | **Secured by What Assets** |
|       |       |       |       |       |       |       |
|       |       |       |       |       |       |       |
|       |       |       |       |       |       |       |
|       |       |       |       |       |       |       |
|       |       |       |       |       |       |       |
|       |       |       |       |       |       |       |
|       |       |       |       |       |       |       |
|       |       |       |       |       |       |       |
|       |       |       |       |       |       |       |
|       |       |       |       |       |       |       |
|  | **TOTALS** | 0 | **TOTALS** | 0 | 0 |  |

|  |
| --- |
| **Schedule B: U.S. Government Obligations, Stocks (Listed & Unlisted), Bonds (Government & Commercial)** |
| **Number of Shares** | **Name of Stock or Bond** | **Where Traded** | **In Name of** | **Market Value** | **Pledged** |
|  |  |  |  |  | **Yes** | **No** |
|       |       |       |       |       | [ ]  | [ ]  |
|       |       |       |       |       | [ ]  | [ ]  |
|       |       |       |       |       | [ ]  | [ ]  |
|       |       |       |       |       | [ ]  | [ ]  |
|       |       |       |       |       | [ ]  | [ ]  |
|       |       |       |       |       | [ ]  | [ ]  |
|       |       |       |       |       | [ ]  | [ ]  |
|       |       |       |       |       | [ ]  | [ ]  |
|       |       |       |       |       | [ ]  | [ ]  |
|       |       |       |       |       | [ ]  | [ ]  |
|  |  |  | **TOTALS** | 0 |  |  |

|  |
| --- |
| **Schedule C1: Homestead** |
| **Property Description or Address** | **Title in Name Of** | **Year Acquired** | **Original Amount** | **Market Value** | **Mortgage or Land Contract Payable** |
|  |  |  |  |  | **Balance** | **Payment** | **Lien Holder** |
|       |       |       |       |       |       |       |       |
|  |  | **TOTAL** | 0 | 0 | 0 | 0 |  |

|  |
| --- |
| **Schedule C2: Other Real Estate Owned (and related debt, if applicable)** |
| **Property Description or Address** | **Title in Name Of** | **Year Acquired** | **Original Amount** | **Market Value** | **Mortgage or Land Contract Payable** |
|  |  |  |  |  | **Balance** | **Payment** | **Lien Holder** |
|       |       |       |       |       |       |       |       |
|       |       |       |       |       |       |       |       |
|       |       |       |       |       |       |       |       |
|       |       |       |       |       |       |       |       |
|       |       |       |       |       |       |       |       |
|       |       |       |       |       |       |       |       |
|       |       |       |       |       |       |       |       |
|       |       |       |       |       |       |       |       |
|       |       |       |       |       |       |       |       |
|       |       |       |       |       |       |       |       |
|  |  | **TOTAL** | 0 | 0 | 0 | 0 |  |

|  |
| --- |
| **Schedule D: Accounts and Notes Receivable** |
| **Due From** | **Original Amount** | **Maturity** | **Present Balance** | **Monthly Payment** | **Rate** | **Collectable** | **Collateral** |
|  |  |  |  |  |  | Yes | No |  |
|       |       |       |       |       |       | [ ]  | [ ]  |       |
|       |       |       |       |       |       | [ ]  | [ ]  |       |
|       |       |       |       |       |       | [ ]  | [ ]  |       |
|       |       |       |       |       |       | [ ]  | [ ]  |       |
|       |       |       |       |       |       | [ ]  | [ ]  |       |
|       |       |       |       |       |       | [ ]  | [ ]  |       |
|  |  | **TOTALS** | 0 | 0 |  |  |  |  |

|  |
| --- |
| **Schedule E: Life Insurance & Annuities** |
| **Name of Company** | **Face Amount** | **Cash Value** | **Loans** | **Net Cash Value** | **Beneficiary** | **Insured** |
|       |       |       |       |       |       |       |
|       |       |       |       |       |       |       |
|       |       |       |       |       |       |       |
|       |       |       |       |       |       |       |
|  |  |  | **TOTALS** | 0 |  |  |

This information is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this statement will be relied on by the Creditor in its decision to grant such credit. This Statement is true and correct in every detail and accurately represents the financial condition of the Applicant(s) on the date given below. Creditor is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the Applicant(s). Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of this Statement. Creditor is further authorized to answer any questions about Creditor’s credit experience with Applicant(s). Applicant(s) are aware that any knowing or willful false statements regarding the value of the above property for purposes of influencing the actions of creditor can be a violation of federal law, 18 U.S.C. &1014, and may result in a fine or imprisonment or both.

In addition, each individual signing below authorizes the Creditor to check their individual credit account and employment history and have a credit reporting agency prepare a consumer credit report on them.

**This statement is accurate as of**       \_\_\_.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  |  |       |  |       |  |       |
| Applicant’s Signature |  | Date Signed |  | Social Security Number |  | Date of Birth |
|  |  |       |  |       |  |       |
| Co -Applicant’s Signature |  | Date Signed |  | Social Security Number |  | Date of Birth |
|  |  |  |  |  |  |  |

**

PERSONAL CASH FLOW STATEMENT

|  |  |  |  |
| --- | --- | --- | --- |
| **Name(s):**  |       | **Date:** |  |
|  |  |
| **Monthly Income** |
| **Gross Salary** |  |
| **Bonuses** |  |
| **Dividends** |  |
| **Interest** |  |
| **Net Rental Income** |  |
| **Other Business Income** |  |
| **Note Receivable** |  |
| **Other (Itemize)** |  |
|  |  |
|  |  |
| **Total Income** | **0** |
|  |  |
|  |  |

|  |
| --- |
| **Monthly Expenses** |
| **Rent/Mortgage Payment** |  |
| **Auto Loan(s)** |  |
| **Other Notes Payable** |  |
| **Credit Card Payment(s)** |  |
| **Income Taxes** |  |
| **Utilities** |  |
| **Living Expenses** |  |
| **Other (Itemize)** |  |
|  |  |
|  |  |
|  |  |
| **Total Expenses** | **0** |
|  |  |
| **Net Cash Flow** | **0** |
| ***(Income less Expenses)*** |  |
|  |  |

Signature Date

Signature Date